Attorney's Docket No. 032668-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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In re Patent Application of Daniel I. FLITCROFT et al. Group Art Unit: 3628 Examiner: C. Graham Application No.: 09/506,830 Confirmation No.: 9055 Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND **METHOD**

INFORMATION DISCLOSURE STATEMENT TRANSMITTAL LETTER

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

[]	No additional fee for submission of an IDS is required.
[]	The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed
[]	A certification under 37 C.F.R. § 1.97(e) is also enclosed.
[]	A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
[]	Charge \$ to Deposit Account No. 02-4800 for the fee due.
·[X]	A check in the amount of \$ 180.00 is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

Date: November 21, 2002

Registration No. 47,248

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 3628
Application No.: 09/506,830) Examiner: C. Graham
Filed: February 18, 2000) Confirmation: 9055
For: CREDIT CARD SYSTEM AND METHOD	RECEIVED
	RDING OCTOBER 3, 2002 USCLOSUBE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

The undersigned directs the Examiner's attention to the Information Disclosure Statement filed October 3, 2002 (hereinafter, "the IDS"). The IDS was filed after a first action on the merits and before a final rejection, and Applicants included the \$180.00 fee set forth in § 1.17(p). Therefore, the IDS was filed in conformance with 37 C.F.R. § 1.97(c)(2). However, on pages 3 and 4 of the IDS, statements were made with regard to conformity with 37 C.F.R. § 1.97(d) and (e). The undersigned respectfully submits that these statements were not intended to be included in the IDS, and that their inclusion was due to an oversight. Applicant respectfully requests that the Office consider the IDS as being filed in conformance with 37 C.F.R. § 1.97(c)(2), and not C.F.R. § 1.97(d) and (e).

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 21, 2002

Registration No. 47,248

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT			GROUP 3600
METHOD)		NOV 4 0 ZUUZ
For: CREDIT CARD S	YSTEM AND		NOV 2 6 2002
Filed: February 18, 2000	Ś	Confirmation: 9055	RECEIVED
Application No.: 09/506,	330	Examiner: C. Graham	
Daniel I. FLITCROFT et	al.	Group Art Unit: 3628	
In re Patent Application of	f)) ·	

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed. It is believed that this information is being submitted after a first office action on the merits and before final rejection. Accordingly, Applicants submit herewith the \$180.00 fee to be in conformance with 37 C.F.R. § 1.97(c).

- 1. U.S. Patent No. 6,343,279
- 2. U.S. Patent No. 5,240,397
- 3. U.S. Patent No. 5,621,201
- 4. U.S. Patent No. 4,720,860
- 5. O. Thomas, Money Changers, Moolah, "Online Cash," www.ecompany.com, October 2000.
- 6. GE Capital Financial, Inc., "GE Pre-Authorization System," www.ge.com/capital/cardservices/corpcard/3pcard4.htm.

Information Disclosure Statement Application No. <u>09/506,830</u> Attorney's Docket No. <u>032668-006</u> Page 2

The Examiner's attention is directed to the following copending applications and the documents cited therein:

 Application Number
 Filing date

 10/160,178
 June 4, 2002

 10/160,190
 June 4, 2002.

In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is being submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 21, 2002

John F. Guav

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